

Table I.B.2.d Percent of private-sector employees that are enrolled in plans offered through a union (multi-employer health plan (MEHP)) or a trade or business association (AHP)) or neither by selected characteristics: United States, 2019

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	1.9%	3.8%	94.3%
Firm size			
Less than 50 employees	2.4%	8.4%	89.2%
50+ employees	1.8%	3.0%	95.2%
Less than 10 employees	2.7% *	9.1%	88.3%
10-24 employees	2.1% *	8.5%	89.4%
25-99 employees	1.7%	7.7%	90.7%
100-999 employees	2.7%	4.8%	92.5%
1000+ employees	1.6%	1.7%	96.7%
Industry group **			
Agric., fish., forest.	0.1% *	4.9% *	95.0%
Mining and manufacturing	3.5%	3.0%	93.6%
Construction	9.6%	6.2%	84.2%
Utilities and transp.	1.4% *	2.3% *	96.3%
Wholesale trade	1.2% *	4.2%	94.6%
Fin. svcs. and real estate	1.0% *	3.8%	95.1%
Retail trade	0.8% *	5.6%	93.5%
Professional services	1.2%	3.8%	95.0%
Other services	1.2%	3.0%	95.8%
Ownership			
For profit, incorporated	2.1%	3.5%	94.4%
For profit, unincorporated	1.4% *	5.1%	93.5%
Nonprofit	1.6%	4.0%	94.4%
Age of firm			
Less than 5 years	0.5% *	6.7%	92.8%
5-9 years	1.2% *	5.6%	93.2%
10-19 years	2.8% *	6.0%	91.2%
20 or more years	1.9%	3.3%	94.8%
Multi/single status			
2 or more locations	1.5%	2.5%	96.0%
1 location only	2.9%	7.1%	90.0%
Percent full-time employees			
Less than 25%	1.0% *	9.6% *	89.4%
25-49 %	1.7% *	3.4%	94.8%
50-74 %	1.6% *	5.7%	92.7%
75% or more	2.0%	3.5%	94.5%
Union presence			
No union employees	0.3%	4.1%	95.6%
Has union employees	8.3%	2.7%	89.0%
Percent low wage employees **			
50% or more low-wage	0.3% *	3.6%	96.1%
Less than 50% low-wage	2.1%	3.8%	94.1%
Percent women employees			
Less than 25%	2.9%	4.6%	92.5%
25-49 %	2.1%	3.0%	94.9%
50-74 %	1.1%	3.8%	95.1%
75% or more	1.4%	3.8%	94.8%
Percent age 50 or older employees			
Less than 25%	2.2%	4.5%	93.3%
25-49 %	1.4%	2.9%	95.8%
50-74 %	2.8% *	5.5%	91.8%
75% or more	4.9% *	5.4%	89.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.d Standard errors for Percent of private-sector employees that are enrolled in plans offered through a union (multi-employer health plan (MEHP)) or a trade or business association (AHP)) or neither by selected characteristics: United States, 2019

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	0.22%	0.23%	0.31%
Firm size			
Less than 50 employees	0.46%	0.64%	0.76%
50+ employees	0.24%	0.24%	0.34%
Less than 10 employees	1.00% *	1.14%	1.46%
10-24 employees	0.81% *	1.23%	1.42%
25-99 employees	0.35%	0.71%	0.79%
100-999 employees	0.78%	0.63%	0.97%
1000+ employees	0.20%	0.23%	0.31%
Industry group **			
Agric., fish., forest.	0.11% *	2.37% *	2.38%
Mining and manufacturing	0.74%	0.52%	0.89%
Construction	2.64%	1.18%	2.74%
Utilities and transp.	0.55% *	0.73% *	0.92%
Wholesale trade	0.49% *	0.99%	1.09%
Fin. svcs. and real estate	0.37% *	0.57%	0.68%
Retail trade	0.52% *	1.00%	1.11%
Professional services	0.24%	0.44%	0.50%
Other services	0.36%	0.43%	0.57%
Ownership			
For profit, incorporated	0.28%	0.25%	0.37%
For profit, unincorporated	0.59% *	0.72%	0.92%
Nonprofit	0.34%	0.64%	0.73%
Age of firm			
Less than 5 years	0.28% *	1.73%	1.76%
5-9 years	0.55% *	1.04%	1.16%
10-19 years	1.37% *	0.92%	1.59%
20 or more years	0.21%	0.24%	0.31%
Multi/single status			
2 or more locations	0.19%	0.21%	0.29%
1 location only	0.58%	0.58%	0.80%
Percent full-time employees			
Less than 25%	0.47% *	3.86% *	3.85%
25-49 %	1.18% *	0.79%	1.39%
50-74 %	0.53% *	0.73%	0.89%
75% or more	0.24%	0.24%	0.34%
Union presence			
No union employees	0.08%	0.24%	0.26%
Has union employees	1.02%	0.60%	1.15%
Percent low wage employees **			
50% or more low-wage	0.18% *	0.78%	0.80%
Less than 50% low-wage	0.24%	0.24%	0.34%
Percent women employees			
Less than 25%	0.56%	0.47%	0.72%
25-49 %	0.45%	0.36%	0.57%
50-74 %	0.30%	0.51%	0.58%
75% or more	0.31%	0.49%	0.58%
Percent age 50 or older employees			
Less than 25%	0.44%	0.41%	0.60%
25-49 %	0.20%	0.28%	0.34%
50-74 %	0.84% *	0.84%	1.15%
75% or more	2.16% *	1.45%	2.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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